

ID THEFT RED FLAGS / RDC / UNLAWFUL INTERNET GAMBLING

Texas Department of Banking

REFERENCE MATERIAL

(Statutes, Regulatory Guidances, Supervisory Memorandums, Select Legal Opinions)

#25 –INFORMATION TECHNOLOGY

Includes:

RISK MANAGEMENT PROGRAM (RMP)

WIRE TRANSFER and ACH

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CITE	ALL STATE BANKS	NON- FED MEM	STATE FED MEM	REF ONLY
<u>FIL-105-2008</u> <i>Identity Theft Red Flags, Address Discrepancies, and Change of Address Regulations - Examination Procedures (10/16/2008)</i>		✓		
<u>FIL-44-2008</u> <i>Guidance for Managing Third Party Risk (06-06-2008)</i>		✓		
<u>FIL 6-2008 Guidance</u> <i>for Minimizing a Pandemic's Potential for Adverse Effects (02/06/2008)</i>		✓		
<u>FIL 105-2007</u> <i>Risk Management Program Revised IT Officer's Questionnaire (12/04/2007)</i>		✓		
<u>PR-30-2006</u> <i>Bank and Thrift Agencies Issue Advisory on Influenza Pandemic Preparedness (03/15/2006)</i>		✓		
<u>FIL 81-2005</u> <i>New Information Technology Examination Procedures (8/18/2005)</i>		✓		
<u>FIL-27-2005</u> <i>Response Programs for Unauthorized Access to Customer Information and Customer Notice (4/01/2005)</i>		✓		
<u>FIL-7-2005</u> <i>Fair and Accurate Credit Transactions Act of 2003, Guidelines Requiring the Proper Disposal of Consumer Information (02/2/2005)</i>		✓		
<u>FIL-132-2004</u> <i>Study on "Account-Hijacking" Identity Theft and Suggestions for Reducing Online Fraud (12/14/2004)</i>		✓		
<u>FIL-121-2004</u> <i>Computer Software Due Diligence Guidance on Developing an Effective computer Software Evaluation Program to Assure Quality and Regulatory Compliance (11/16/2004)</i>		✓		
<i>FIL-43-2003, Guidance on Developing an Effective Software Patch Management Program</i>		✓		
<i>FIL-81-2000, Risk Management of Technology Outsourcing</i>		✓		
<i>FIL-12-1999, Uniform Rating System for Information Technology</i>		✓		
Federal Reserve Issuances				
<u>Reg GG Compliance Guide</u> – <i>Prohibition on Funding Unlawful Internet Gambling</i>				✓
<u>SR 10-11</u> <i>Interagency Examination Procedures for Reviewing Compliance With the Unlawful Internet Gambling Enforcement Act of 2006 (05/20/2010)</i>	✓			

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<i>Press Release- Agencies Extend Compliance Date for Final Rule to Implement Unlawful Internet Gambling Enforcement Act</i> (11/27/2009)	✓			
<i>SR-08-7 Interagency Examination Procedures for the Identity Theft Red Flags and Other Regulations under the Fair Credit Reporting Act</i> (10/10/2008)	✓			
<i>Press Release – Final Rule Covering Payroll Card Accounts Under Regulation E</i> (8/24/2006)		✓		
<i>Press Release - Final Amendments to Regulation E</i> (Electronic Fund Transfer Act) (12/30/2005)	✓			
FFIEC Issuances				
<i>FFIEC Releases Supplemental Guidance on Internet Banking Authentication</i> (06/28/2011)	✓			
Financial Regulators Release Guidance on <i>Risk Management of Remote Deposit Capture Activities</i> (01/14/2009)	✓			
<i>FFIEC IT Booklets</i> (Various)	✓			
<i>FFIEC Releases Guidance on Pandemic Planning</i> (12/12/2007)	✓			
<i>FFIEC Information Security Booklet</i> (7/27/2006)	✓			
<i>Frequently Asked Questions on Authentication in an Internet Banking Environment</i> (08/15/2006)	✓			
Comptroller of the Currency Issuances				
<i>OCC Bulletin 2011-27 Prepaid Access Programs – Risk Management Guidance and Sound Practices</i> (06/28/2011)				✓
<i>OCC 2008-16 Information Security: Application Security</i> (05/08/2008)				✓
<i>OCC 2008-12 Risk Management Guidance: Payment Processors</i> (04/24/2008)				✓
<i>Bulletin 2006-39 Automated Clearing House Activities: Risk Management Guidance</i> (09/01/2006)				✓
<i>Bulletin 2004-58 Automated Clearing House - NACHA Rule Changes</i> (12/20/2004)	✓			

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OTHER RELATED MATERIAL				
<i>Fraud Advisory for Businesses: Corporate Account Takeover</i> (2009)				✓
<i>FDIC Supervisory Insights-Summer 2011</i> - "Managing Risks in Third-Party Payment Processor Relationships" (07/21/2011)	✓			
<i>ACH Operations Bulletin</i> - Corporate Account Takeovers Can Lead to Fraudulent Transactions (December 2, 2009)	✓			
<i>Effective Date for NACHA Rule for International ACH Payments Extended to September 18, 2009 to Allow Additional Testing</i> (08/21/2009)	✓			
<i>ACH Operations Bulletin</i> – Unlawful Internet Gambling Transactions (01/12/2009)	✓			
<i>NACHA IAT Industry Information</i> (International ACH Transactions)				✓
<i>Practices for Avoiding Common ACH Origination Weaknesses</i> (10/25/2006)				✓